

# COMMITMENT TO MICHIGAN

Seniors have health coverage alternatives to Medigap that are similar in cost, yet offer more comprehensive benefits

Medigap package		Medicare Advantage package	
Coverage	Included?	Coverage	Included?
▪ Medicare Part A	✓	▪ Medicare Part A	✓
▪ Medicare Part B	✓	▪ Medicare Part B	✓
▪ Prescription benefits	✓	▪ Prescription benefits	✓
▪ Vision	✓	▪ Dental	✓
		▪ Vision	✓
		▪ Coverage for conditions excluded under Medigap (infusion therapy, etc.)	✓
Medicare Part B	99.90	Medicare Part B	99.90
BCBSM Legacy Medigap	122.86	BCBSM Medicare Plus PPO	112.40
BCBSM PDP B Premium	87.30	Total OOP	243.0
Total OOP	75		
Monthly total	385	Monthly total	455 <del>355</del>
Yearly Total	4,620	Yearly Total	5,463 <del>4,260</del>

Health benefits offered

Oakland county example

Most Medicare Advantage plans provide at least the same coverage and often at a lower cost (including some with Part B subsidy)

In many cases, Medicare Advantage provides better coverage at a meaningfully lower cost

MA plan includes dental<sup>1</sup>

<sup>1</sup> Dental coverage is approximately \$35 to \$40 per month in total costs if purchased separately  
SOURCE: CMS, BCBSM